



***INSURANCE & REAL ESTATE
COMMITTEE***
February 7, 2019

The Connecticut Conference of Municipalities (CCM) is Connecticut's statewide association of towns and cities and the voice of local government - your partners in governing Connecticut. Our members represent 99% of Connecticut's population. We appreciate the opportunity to testify on bills of interest to towns and cities.

CCM opposes the following bills:

- SB 15 An Act Requiring Health Insurance Coverage for Motorized Wheelchairs and Repairs Thereto
- SB 33 An Act Concerning Health Insurance Coverage of Orally and Intravenously Administered Prescription Drugs
- SB 36 An Act Prohibiting Health Carriers From Requiring the use of Step Therapy for Certain Prescription Drugs
- SB 37 An Act Requiring Health Insurance Coverage of Prescribed Drugs During Adverse Determination Reviews and External Review Processes
- SB 39 An Act Limiting Changes to Prescription Drug Formularies During the Term of Certain Health Insurance Policies
- SB 42 An Act Concerning Cost-Sharing Under Health Insurance Policies
- SB 43 An Act Prohibiting Health Carriers From Denying Coverage for Certain Covered Benefits Provided in Hospital Emergency Rooms
- SB 87 An Act Prohibiting Discretionary Clauses in Disability Income Insurance Policies
- HB 5211 An Act Requiring Health Insurance Coverage For Smith-Magenis Syndrome
- HB 5213 An Act Expanding Required Health Insurance Coverage For Hearing Aids
- HB 5518 An Act Requiring Health Insurance Coverage For Long-Term Substance Use Disorder Services

Among other things, these proposals would create new mandated expansions of health insurance coverage in order to provide coverage for various treatments, procedures, supplies and/or equipment.

CCM is sympathetic to the intent of these proposals. However, **state-mandated expansions of health insurance coverage would increase insurance costs for cities and towns.**



These increased costs would result in higher premiums for municipal employers and most likely property tax increases.

The non-partisan Office of Fiscal Analysis (OFA) has identified similar mandated coverage proposals to be “STATE MANDATES” on municipalities. OFA has concluded that such “...coverage requirements may result in increased premium costs when municipalities enter into new health insurance contracts after January 1...”.¹

CCM urges the Committee to (1) obtain detailed fiscal analyses on the impact these well-intended proposals would have on our towns and cities – particularly on local programs and services and (2) **hold these proposals until further analyses are conducted.**

★★★★

If you have any questions, please contact Daniel C. Giungi, Senior Legislative Associate for CCM, at dgiungi@ccm-ct.org or (203) 498-3023.

¹ OFA Fiscal Notes SB Nos. 5, 186, 110; 2014.